

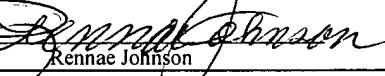


PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: HAHN-CARLSON Examiner: Greene, D.
Serial No.: 10/729,350 Group Art Unit: 3621
Filed: December 5, 2003 Docket No.: USBA.008PA
Title: PROCESSING AND MANAGEMENT OF TRANSACTION TIMING
CHARACTERISTICS

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence and the papers, as described hereinabove, are being deposited in the United States Postal Service, as first class mail, in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on February 10, 2004.

By: 
Rennae Johnson

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

MAIL STOP ISSUE FEE
c/o Technology Center 3600
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

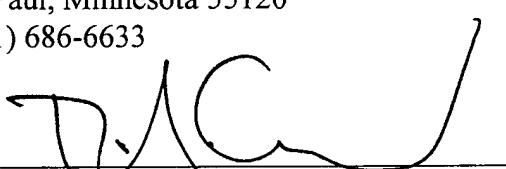
The Examiner's statement for allowance could be construed to imply that the claimed invention was allowed because the reference of record did not disclose certain aspects of the client invention. As an example, the Examiner refers to the claimed automatic auditing aspects as a function of certain timing characteristics. The characterized aspects, however, if indeed found in the prior art, would not render the claimed invention invalid under §102 because the claimed invention includes a number of other limitations. With respect to §103, the rigors of establishing a *prima facie* case of obviousness include not only showing that the prior art teaches the entire claimed invention (all limitations are to be considered), but also that combining the

various prior art references is suggested in the art or that there would be motivation to make the combination. The Reasons provided do not appear to be necessarily inconsistent herewith.

Unless Applicant hears otherwise, Applicant's comments herein are, as intended, clarifying in a manner consistent with the law.

Respectfully submitted,

CRAWFORD MAUNU PLLC
1270 Northland Drive, Suite 390
St. Paul, Minnesota 55120
(651) 686-6633

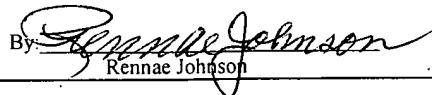
By: 
Robert J. Crawford
Reg. No.: 32,122

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: HAHN-CARLSON Examiner: Greene, D.
Serial No.: 10/729,350 Group Art Unit: 3621
Filed: December 5, 2003 Docket No.: USBA.008PA

Allowed: November 19, 2004 Confirmation No.: 8260
Title: PROCESSING AND MANAGEMENT OF TRANSACTION TIMING
CHARACTERISTICS

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By: 
Rennae Johnson

MAIL STOP ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

We are transmitting herewith the attached:

- Transmittal Sheet
- Please charge Deposit Account No. 50-0996 (USBA.008PA) the amount of \$1,703.00
(\$1400.00 for the Issue Fee, \$300.00 for the Publication Fee, and \$3.00 for Patent Copy).
- Part B-Issue Fee Transmittal.
- Amendment After Allowance.
- Comments on Statement for Reasons of Allowance.
- 1 Return Postcard.
- If appropriate, charge Deposit Account No. 50-0996 (USBA.008PA) for any fee deficiency or overage.

Please consider this a PETITION FOR EXTENSION OF TIME for a sufficient number of months to enter these papers.

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By: 
Name: Robert J. Crawford
Reg. No.: 32,122